

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Christopher A Roshon
 Paola Juliette Montreuil-Mendez
 Debtors

Case No. 17-15734-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Dec 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2017.

db/jdb +Christopher A Roshon, Paola Juliette Montreuil-Mendez, 2034 Ursinus Lane,
 Lancaster, PA 17603-4413
 13972948 +Alliant, P.O. Box 66945, Amf Ohare, IL 60666-0945
 13972957 Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 13972956 +Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 13972967 +Omaha Steak House, 10909 John Galt, Omaha, NE 68137-2382
 13972968 +Pay Pal, P.O. Box 105658, Atlanta, GA 30348-5658
 13972969 +Sprint, GC Servises, P.O. Box 1466, Houston, TX 77251-1466
 13972979 +SynCb/Pndr, Po Box 965036, Orlando, FL 32896-5036
 13972981 +Verizon, P.O. Box 650051, Dallas, TX 75265-0051
 13972983 +Verizon Wireless, 500 Technology Dr Suite 550, Saint Charles, MO 63304-2225
 13972982 +Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Dec 09 2017 01:10:05 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 09 2017 01:09:19
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 09 2017 01:10:00 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13972949 E-mail/Text: bankruptcy@alliantcreditunion.com Dec 09 2017 01:09:59 Alliant Credit Union,
 125 E Algonquin Rd, Arlington Heig, IL 60005
 13972951 +EDI: BANKAMER2.COM Dec 09 2017 01:03:00 Bk Of Amer, Pob 17054,
 Wilmington, DE 19884-0001
 13972952 +EDI: BANKAMER.COM Dec 09 2017 01:03:00 Bk Of Amer, 400 Christiana Rd,
 Newark, DE 19702-3208
 13972953 +EDI: CAPITALONE.COM Dec 09 2017 01:03:00 Cap One, Po Box 5253,
 Carol Stream, IL 60197-5253
 13972954 +EDI: CAPITALONE.COM Dec 09 2017 01:03:00 Cap One, 26525 N Riverwoods Blvd,
 Mettawa, IL 60045-3440
 13972955 +EDI: WFNNB.COM Dec 09 2017 01:03:00 Cb/Vicsert, 220 W Schrock Rd,
 Westerville, OH 43081-2873
 13972959 +EDI: WFNNB.COM Dec 09 2017 01:03:00 Ccb/Bjs, Po Box 182120, Columbus, OH 43218-2120
 13972960 +EDI: CHASE.COM Dec 09 2017 01:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 13972961 +EDI: CHASE.COM Dec 09 2017 01:03:00 Chase Card, 201 N. Walnut St//Del 1027,
 Wilmington, DE 19801-2920
 13972962 +EDI: WFNNB.COM Dec 09 2017 01:03:00 Comenitybk/Victoriasec, Po Box 182789,
 Columbus, OH 43218-2789
 13972963 +EDI: WFNNB.COM Dec 09 2017 01:03:00 Comenitycap/Bjshwlesle, Po Box 182120,
 Columbus, OH 43218-2120
 13972964 EDI: DISCOVER.COM Dec 09 2017 01:03:00 Discover, Po Box 15316, Att:Cms/Prod Develop,
 Wilmington, DE 19850-5316
 13972965 +E-mail/Text: bk@rgsfinancial.com Dec 09 2017 01:09:06 First National Bank of Omaha(Sheetz),
 c/o RGS Financial, P.O. Box 852039, Richardson, TX 75085-2039
 13973224 +EDI: PRA.COM Dec 09 2017 01:03:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 13972971 +EDI: RMSC.COM Dec 09 2017 01:03:00 SynCb/Amazon, Po Box 965015, Orlando, FL 32896-5015
 13972970 +EDI: RMSC.COM Dec 09 2017 01:03:00 SynCb/Amazon, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 13972972 EDI: RMSC.COM Dec 09 2017 01:03:00 SynCb/Jcp, Po Box 984100, El Paso, TX 79998
 13972974 EDI: RMSC.COM Dec 09 2017 01:03:00 SynCb/Lowes, Po Box 103065, Roswell, GA 30076
 13972975 +EDI: RMSC.COM Dec 09 2017 01:03:00 SynCb/Mattress Warehou, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 13972976 +EDI: RMSC.COM Dec 09 2017 01:03:00 SynCb/Mtwh, Po Box 965036, Orlando, FL 32896-5036
 13972977 +EDI: RMSC.COM Dec 09 2017 01:03:00 SynCb/Onav, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 13972978 +EDI: RMSC.COM Dec 09 2017 01:03:00 SynCb/Pandora, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 13972980 +EDI: VERIZONWIRE.COM Dec 09 2017 01:03:00 Verizon, National Recovery P.O. Box 26055,
 Minneapolis, MN 55426-0055

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13972966 Kohls/Cap1
 13972973 SynCb/Lowe

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 37

Date Rcvd: Dec 08, 2017

13972958* +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13972950 ##+Bank of America, P.O. Box 961206, Fort Worth, TX 76161-0206

TOTALS: 2, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2017 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WAYNE G. GRACEY on behalf of Debtor Christopher A Roshon wayneg44@aol.com
WAYNE G. GRACEY on behalf of Joint Debtor Paola Juliette Montreuil-Mendez wayneg44@aol.com
TOTAL: 5

Information to identify the case:

| | | | |
|--|--|--------------------------------|--------------------|
| Debtor 1 | Christopher A Roshon | Social Security number or ITIN | xxx-xx-3062 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | Paola Juliette Montreuil-Mendez | Social Security number or ITIN | xxx-xx-3674 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | |
| Case number: 17-15734-mdc | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher A Roshon

Paola Juliette Montreuil-Mendez

12/7/17

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.